

**Information to identify the case:**

Debtor 1 Anna L. Cerrati  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 20-18751-KCF

Social Security number or ITIN xxx-xx-5245  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anna L. Cerrati

10/23/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anna L. Cerrati  
Debtor(s)

Case No. 20-18751-KCF  
Chapter 7

District/off: 0312-3  
Date Rcvd: Oct 23, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2020:**

Recip ID	Recipient Name and Address
db	+ Anna L. Cerrati, 362 Klockner Road, Trenton, NJ 08619-2818
518902349	Apotheker Scian P.C., Acct No 7709, 520 Fellowship Road, Suite C306, PO Box 5496 Mount Laurel, NJ 08054-5496
518902350	+ Capital Health System, Acct No x xxxxxx5-001, One Capital Way, Pennington, NJ 08534-2520
518902351	+ Capital Health System, Acct No xxxxxxx4-001, One Capital Way, Pennington, NJ 08534-2520
518902355	+ Cawley and Bergmann, LLC, Acct No 2882741, 550 Broad Street, Suite 1001, Newark, NJ 07102-4542
518902359	+ Credit Control, LLC, Acct No TPA7490537, PO Box 31179, Tampa, FL 33631-3179
518902380	Domenic B. Santiniti, Jr., Esq., Start & Stark, PO Box 5315, Princeton, NJ 08543-5315
518902360	Emergency Medical Associates, Acct No xxx9299, PO Box 6081, Parsippany, NJ 07054-7081
518902361	+ FBCS, Inc., Acct No 218622218, 330 South Warminster Road, Suite 353, Hatboro, PA 19040-3433
518902364	+ Hayt, Hayt and Landau, LLC, Acct No 643208-001, 2 Industrial Way West, Eatontown, NJ 07724-2279
518902367	+ Lyons, Doughty & Veldhuis, Acct No DC-4684-18, 136 Gaither Drive, Suite 100, PO Box 1269 Mount Laurel, NJ 08054-7269
518902372	+ MRS BPO, LLC, Acct No LU4, 4519596, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518902362	Michael Gazzillo, 636 Masterson Court, Trenton, NJ 08618-1449
518902366	+ Michael Laureiro, 362 Klockner Road, Trenton, NJ 08619-2818
518902374	Nissan Motor Acceptance, Acct No xxxxxxx4173, PO Box 660360, Dallas, TX 75266-0360
518902373	Nissan Motor Acceptance, Acct No xxxxxxxxxxxx0001, PO Box 660360, Dallas, TX 75266-0360
518902376	+ OK Student Loan Authority, Acct No 8749, 525 Central Park Drive, Oklahoma City, OK 73105-1723
518902375	+ OK Student Loan Authority, Acct No 8849, 525 Central Park Drive, Oklahoma City, OK 73105-1723
518902379	Pressler, Felt & Warshaw, LLP, Acct No C301811, 7 Entin Road, Parsippany, NJ 07054-5020
518902381	+ Selip and Stylianou, Acct No G1722061, 10 Forest Avenue, Paramus, NJ 07652-5238
518902390	+ Synergetic Communication, Inc., Acct No 5935074, 5450 NW Central, Suite 200, Houston, TX 77092-2061

TOTAL: 21

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 23 2020 22:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 23 2020 22:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518902352	+ EDI: CAPITALONE.COM	Oct 24 2020 01:23:00	Capital One Bank, Acct No 2412, PO Box 30281, Salt Lake City, UT 84130-0281
518902353	+ Email/Text: bankruptcy@cavps.com	Oct 23 2020 22:39:00	Cavalry SPV I, LLC, Acct No 0902, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518902354	+ Email/Text: bankruptcy@cavps.com	Oct 23 2020 22:39:00	Cavalry SPV I, LLC, Acct No 21060902, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
518902357	+ EDI: CITICORP.COM	Oct 24 2020 01:23:00	Citi Cards, Acct No 3116, PO Box 6500, Sioux Falls, SD 57117-6500
518902358	EDI: WFNNB.COM	Oct 24 2020 01:23:00	Comenity Bank, Acct No 6369, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
518902368	EDI: CITICORP.COM		

District/off: 0312-3

User: admin

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Date Rcvd: Oct 23, 2020

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518902363	Email/Text: GCSBankruptcy@gcserv.com	Oct 24 2020 01:23:00	Macy's, Acct No 6875, PO Box 8052, Mason, OH 45040
518902356	EDI: JPMORGANCHASE	Oct 23 2020 22:37:00	GC Services Limited Partnership, Acct No 4585529, 6330 Gulfton, Houston, TX 77081
518902365	+ Email/Text: PBNCNotifications@perituservices.com	Oct 24 2020 01:23:00	Chase, Acct No 0377, PO Box 15298, Wilmington, DE 19850-5298
518902370	+ EDI: MID8.COM	Oct 23 2020 22:38:00	Kohl's/Capital One, Acct No 7368, PO Box 3120, Milwaukee, WI 53201-3120
518902369	+ EDI: MID8.COM	Oct 24 2020 01:23:00	Midland Funding, LLC, Acct No 301395316, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
518902371	+ EDI: MID8.COM	Oct 24 2020 01:23:00	Midland Funding, LLC, Acct No 6631, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
518902377	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery, Acct No xxxx-xxxx-xxxx-4465, PO Box 12914, Norfolk, VA 23541
518902378	EDI: PRA.COM	Oct 24 2020 01:23:00	Portfolio Recovery Associates, LLC, Acct No 9897, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
518902384	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, Acct No 6631, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902385	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, Acct No 9231, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902383	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, Acct No 9897, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518903082	+ EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518902382	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank, Acct No 0902, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902386	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank (Care Credit), Acct No 0271, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902387	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank/ TJ Maxx, Acct No 7709, PO Box 965064, Orlando, FL 32896-5640
518902388	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank/Amazon, Acct No 1731, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902389	EDI: RMSC.COM	Oct 24 2020 01:23:00	Synchrony Bank/Old Navy, Acct No xxxx-xxxx-xxxx-4465, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
518902391	+ EDI: WTRRNBNK.COM	Oct 24 2020 01:23:00	TD Bank USA/Targetcard, Acct No 3552, PO Box 673, Minneapolis, MN 55440-0673
518902392	+ Email/Text: bankruptcydepartment@tsico.com	Oct 23 2020 22:43:00	Transworld Systems, Inc., Acct No 75956792, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2020 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon  
on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John Michael McDonnell  
on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfcbis.com,bcrowley@mchfirm.com

John Michael McDonnell  
jmcdonnell@mchfirm.com NJ95@ecfcbis.com,bcrowley@mchfirm.com

Thomas J Orr  
on behalf of Debtor Anna L. Cerrati tom@torrlaw.com xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee  
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5